

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: CHARLES E. HOWARD

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE

Movant

CASE NO: 1-19-02479-HWV

CHARLES E. HOWARD

Respondent(s)

CERTIFICATION OF DEFAULT

AND NOW on November 29, 2022, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of November 29, 2022, the Debtor(s) is/are \$2,775.00 in arrears with a plan payment having last been made on May 23, 2022.

In accordance with said stipulation, the case may be dismissed.

Respectfully Submitted,
/s/ Douglas R. Roeder, Esquire
for Jack N. Zaharopoulos, Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Phone: (717) 566-6097

Dated: November 29, 2022

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 29, 2022, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

MICHAEL S. TRAVIS, ESQUIRE
3904 TRINDLE ROAD
CAMP HILL, PA 17011-

SERVED ELECTRONICALLY

CHARLES E. HOWARD
629 GIRARD AVENUE
YORK, PA 17403-

SERVED BY 1ST CLASS MAIL

United States Trustee
228 Walnut Street
Suite 1190
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: November 29, 2022

/s/ Matt Arcuri
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos, Trustee
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
eMail: info@pamd13trustee.com